



UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF FLORIDA

NOTICE OF REQUIREMENT OF CHAPTER 7, CHAPTER 11, AND CHAPTER 13 DEBTORS TO COMPLETE INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT

Every individual debtor in a chapter 7 or a chapter 13 case and every debtor in a chapter 11 case in which § 1141(d)(3) applies must complete a financial management course. The course must be completed and proof of completion must be filed with the court, by these deadlines:

Chapter 7 case: within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.

Chapter 11 or chapter 13 case: no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed.R. Bankr. P. 1007(c).)

If the course provider has not already filed a certificate of completion on behalf of the debtor, Bankruptcy Rule 1007(b)(7) requires an individual debtor to file the Official Bankruptcy Form 423 "Certification About a Financial Management Course" to notify the court that the debtor has met this requirement or that the debtor falls under an exception to meeting this requirement. Under Bankruptcy Rule 1007(c), if a joint petition is filed and this certification is required, each spouse must complete and file a separate certification.

If the requirement is not timely met, the case will be closed without issuance of a discharge. [See Local Rule 5010-1(G)]

A list of US trustee approved course providers, along with the required Official Bankruptcy Form 423 is posted on this court's pro se debtor informational web page under [**REQUIREMENT TO COMPLETE FINANCIAL MANAGEMENT COURSE TO RECEIVE A DISCHARGE OF YOUR DEBTS.**](#)